

<i>SERFF Tracking Number:</i>	<i>CEUL-125770503</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40030</i>
<i>Company Tracking Number:</i>	<i>AR_LOG II PRE STD MED SUPP_2008</i>		
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>LOG II Medicare Supplements Pre-Standard</i>		
<i>Project Name/Number:</i>	<i>LOG II Medicare Supplements Pre-Standard/</i>		

## Filing at a Glance

Company: Central United Life Insurance Company  
Product Name: LOG II Medicare Supplements SERFF Tr Num: CEUL-125770503 State: ArkansasLH  
Pre-Standard  
TOI: MS02I Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 40030  
Pre-Standardized  
Sub-TOI: MS02I.000 Medicare Supplement - Co Tr Num: AR\_LOG II PRE STD State Status: Approved-Closed  
Pre-Standardized MED SUPP\_2008  
Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
Author: Velvet Giron Disposition Date: 10/01/2008  
Date Submitted: 08/21/2008 Disposition Status: Approved  
Implementation Date Requested: 01/01/2009 Implementation Date: 01/01/2009  
State Filing Description:

## General Information

Project Name: LOG II Medicare Supplements Pre-Standard	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 8%	Group Market Type:
Filing Status Changed: 10/01/2008	
State Status Changed: 10/01/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: NAIC # 61883 Central United Life Insurance	
Formerly Life Insurance Company of Georgia	
Rate Increase: Pre-Standardized Medicare Supplement Policies	

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<i>Company Tracking Number:</i>	<i>AR_LOG II PRE STD MED SUPP_2008</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>LOG II Medicare Supplements Pre-Standard</i>		
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An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience. These policies were written by Life Insurance Company of Georgia. The block of business was purchased by Central United Life Insurance Company in 2005.

The Company is requesting an 8% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

## Company and Contact

### Filing Contact Information

Velvet Giron, Statistician Technician I	vgiron@manhattanlife.com
Wortham Tower	(713) 529-0045 [Phone]
Houston, TX 99019-2100	(713) 529-9425[FAX]

### Filing Company Information

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code:	Company Type:
2727 Allen Parkway		
Houston, TX 77019-2100	Group Name:	State ID Number:
(713) 529-0045 ext. [Phone]	FEIN Number: 42-0884060	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Rates = \$50.00
Per Company:	No

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<b>COMPANY</b>	<b>AMOUNT</b>	<b>DATE PROCESSED</b>	<b>TRANSACTION #</b>
Central United Life Insurance Company	\$50.00	08/21/2008	22061553

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Stephanie Fowler	10/01/2008	10/01/2008

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## Disposition

Disposition Date: 10/01/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: We have approved the requested 8% rate increase to be implemented on or after January 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>	<b>Overall % Indicated Change:</b>
Central United Life Insurance Company	8.000%	\$3,563	12	\$44,542	8.000%	8.000%	8.000%

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	No
<b>Rate</b>	Exhibit C - Rates	Approved	Yes

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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	8.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2008
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	8.000%	8.000%	\$3,563	12	\$44,542	8.000%	8.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Exhibit C - Rates	0380, 0578, 0580, 1020-1/91	New		AR_Exhibit C_Rates.pdf



## **Exhibit C**

### **Current and Proposed Premiums**

#### **Pool Group: LOG Pre-Standardized Medicare Supplement Plans**

As of 06/30/08

Pool	Block	Forms	State	Policy	Annu Prem	Inc. %	Proposed Prem
LOG MS PRE	120	0380	AR	K014493000	1,946.64	8%	2,102.37
LOG MS PRE	120	0380	AR	K016195000	3,350.04	8%	3,618.04
LOG MS PRE	120	0350	AR	K016607000	3,738.26	8%	4,037.32
LOG MS PRE	120	0380	AR	K017600000	1,995.36	8%	2,154.99
LOG MS PRE	120	0380	AR	K018456000	1,891.84	8%	2,043.19
LOG MS PRE	120	1020-1/91	AR	K021852000	4,092.89	8%	4,420.32
LOG MS PRE	120	1020-1/91	AR	K021860000	4,092.89	8%	4,420.32
LOG MS PRE	120	1020-1/91	AR	K025482000	4,744.68	8%	5,124.25
LOG MS PRE	120	1020-1/91	AR	K025483000	4,403.64	8%	4,755.93
LOG MS PRE	120	1020-1/91	AR	K027905000	4,175.16	8%	4,509.17
LOG MS PRE	120	0578	AR	K203380000	4,660.20	8%	5,033.02
LOG MS PRE	120	0580	AR	K203623000	5,450.04	8%	5,886.04
State			AR	12	44,542	8%	48,105
Avg. Prem					3,712		4,009
United States				1,010	2,239,562	8%	2,418,727
Avg. Prem					2,217		2,395